

6/13/2001

25/031

Access DB# 381

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Elaine Gort Examiner #: 77459 Date: 6/17
Art Unit: 2167 Phone Number 308-6391 Serial Number: 09/418744
Mail Box and Bldg/Room Location: PK2 SAC6 Results Format Preferred (circle): PAPER DISK E-MAIL

705/034

Access DB# 346

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: ELAINE GORT Examiner #: 77459 Date: 5/23/01
Art Unit: 2167 Phone Number 308-6391 Serial Number: 09/418744
Mail Box and Bldg/Room Location: PK2 SAC6 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: method for Electronically merging digital data system of generating billing statements for published Advertisements

Inventors (please provide full names): Winward Weibel; Maria Elena Lopez; John Netsig

Earliest Priority Filing Date: Oct 16, 1998

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

Automated advertisement billing system which has a database for the ads, the invoice, and a publication pages for tracking the ads and the billing for the ads. Database established containing files with the ad customer's ads, pub pages and invoices.

Invoices automatically list ads and when ads were published.

See claim 8

Refocus above search

FENBUS - not 793,570,635

Include terms "image", "graphic" & "picture" in place of "ad"

Rev H = made by early PM 6/13

STAFF USE ONLY

Searcher: Tracie Tshp
Searcher Phone #: 36-5967
Searcher Location: PK12
Date Searcher Picked Up: 6/13
Date Completed: 6/13/01
Searcher Prep & Review Time: 45
Clerical Prep Time: _____
Online Time: 140

Type of Search

NA Sequence (#) _____
AA Sequence (#) _____
Structure (#) _____
Bibliographic X
Litigation _____
Fulltext _____
Patent Family _____
Other _____

Vendors and cost where applicable

STN _____
Dialog 1
Questel/Orbit _____
Dr.Link _____
Lexis/Nexis _____
Sequence Systems _____
WWW/Internet _____
Other (specify) _____

File 9:Business & Industry(R) Jul/1994-2001/Jun 12
(c) 2001 Resp. DB Svcs.
File 15:ABI/Inform(R) 1971-2001/Jun 12
(c) 2001 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2001/Jun 12
(c) 2001 The Gale Group
File 18:Gale Group F&S Index(R) 1988-2001/Jun 12
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File 20:World Reporter 1997-2001/Jun 13
(c) 2001 The Dialog Corporation
File 148:Gale Group Trade & Industry DB 1976-2001/Jun 12
(c)2001 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NILS Publishing Co.
File 267:Finance & Banking Newsletters 2001/Jun 11
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File 475:Wall Street Journal Abs 1973-2001/Jun 11
(c) 2001 The New York Times
File 481:DELPHEES Eur Bus 95-2001/Jun W1
(c) 2001 ACFCI & Chambre CommInd Paris
File 485:Accounting & Tax DB 1971-2001/Jun W1
(c) 2001 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2001/Jun 12
(c) 2001 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2001/Jun 12
(c) 2001 The Gale Group
File 623:Business Week 1985-2001/Jun W2
(c) 2001 The McGraw-Hill Companies Inc
File 624:McGraw-Hill Publications 1985-2001/Jun 11
(c) 2001 McGraw-Hill Co. Inc
File 625:American Banker Publications 1981-2001/Jun 12
(c) 2001 American Banker
File 626:Bond Buyer Full Text 1981-2001/Jun 12
(c) 2001 Bond Buyer
File 636:Gale Group Newsletter DB(TM) 1987-2001/Jun 12
(c) 2001 The Gale Group
File 790:Tax Notes Today 1986-2001/Jun 13
(c) 2001 Tax Analysts
File 791:State Tax Today 1991-2001/Jun 13
(c) 2001 Tax Analysts
File 792:Worldwide Tax Daily 1987-2001/Jun 13
(c) 2001 Tax Analysts
File 570:Gale Group MARS(R) 1984-2001/Jun 12
(c) 2001 The Gale Group

Set	Items	Description
S1	400622	(BILLING OR PAYMENT OR INVOIC? OR ACCOUNTING OR ACCOUNTS()- RECEIV?) (3N) (SYSTEM? OR MANAGEMENT? OR STATEMENT?)
S2	3350174	IMAGE? OR GRAPHIC? OR PICTURE?
S3	8311567	COMBIN? OR MERG? OR MATCH?
S4	137056	(AUTOMATED OR ELECTRONIC? OR DATABASE? OR DATA()BASE?) (5N)- (BILLING OR ACCOUNTING OR INVOIC? OR PAYMENT? OR DEDUCTION?)
S5	1503	TEARSHEET? OR TEAR()SHEET? OR (AD? OR IMAGE? OR GRAPHIC? OR PICTURE?) ()ORDER() (SHEET? OR FORM? OR ENTRY)
S6	0	MANUAL? (2N) S5
S7	4674544	OBSOLETE OR OBSOLESC? OR ELIMINAT? OR TERMINAT? OR REMOV? - OR STOP?

S8 459044 (DATE? OR PAGE? OR NAME? OR CUSTOMER? OR SUBSCRIBER? OR AT-
TRIBUTE?) (3N) (PUBLISH? OR PRINT? OR DATABASE? OR DIGITAL? OR -
DIGITIZ?)
S9 89797 (TRACK? OR CHECK? OR VERIFY?) (3N) (BILL? OR CHARG? OR (DISP-
LAY OR DIGIT?) () AD? OR ADS OR ADVERTIS? OR IMAGE? OR GRAPHIC?
OR PICTURE?)
S10 341 (CUSTOMER? () (INVOICE? OR BILL? OR STATEMENT?)) (5N) ((CUSTOM-
ER?) (2N) (AD? OR IMAGE? OR PICTURE? OR GRAPHIC?))
S11 3219 UNIQUE(2N) IDENTIFIER?
S12 3005 INTEGRAT? () ADVERTIS?
S13 51 S1 AND S12
S14 0 S13 AND S11
S15 24 S13 AND S2
S16 12 S15 AND S4
S17 8 RD (unique items)
S18 3463 S1(15N) S2
S19 80 S18 AND S4 AND S8
S20 29 S19 AND S9
S21 21 S20 AND S3
S22 17 RD (unique items)
S23 21532503 PY>1998
S24 16 S22 NOT S23
S25 15 S24 NOT S17
S26 0 S19 AND S10
S27 7 S18 AND S10
S28 4 RD (unique items)
S29 4 S28 NOT S23
S30 4 S29 NOT (S17 OR S24)
S31 8143 S4/TI
S32 28 S18 AND S31
S33 11 S32 AND S3 AND (S8 OR S9 OR S10 OR S11 OR S12)
S34 2 S33 NOT S23
S35 2 S34 NOT (S17 OR S24 OR S29)
S36 52 CO="BRAINWORKS":CO="BRAINWORKS VENTURES INC."
S37 4 CO="ADMARC ADVERTISING"
S38 0 (S36 OR S37) AND S4
S39 0 (S36 OR S37) AND S1
S40 1 (S36 OR S37) AND (S8 OR S9 OR S10)
S41 1 S40 NOT (S17 OR S24 OR S29 OR S34)
S42 36 S31 AND S8 AND S9
S43 0 S42 AND S11
S44 24 S42 AND S1
S45 7 S44 AND S3
S46 4 RD (unique items)
S47 4 S46 NOT (S17 OR S24 OR S29 OR S34 OR S40)
S48 67 (S2 AND S3 AND S4)/TI,LP
S49 1 S48 AND S8 AND S9
S50 1 S49 NOT (S17 OR S24 OR S29 OR S34 OR S40 OR S46)
S51 25 S48 AND (S8 OR S9 OR S10 OR S11)
S52 0 S51 AND S12
S53 1 S51 AND S31
S54 1 S53 NOT (S17 OR S24 OR S29 OR S34 OR S40 OR S46 OR S49)
S55 9445 ELECTRONIC() IMAGING
S56 55 S55 AND S2 AND S3 AND S4
S57 37 S56 AND (S8 OR S9 OR S10)
S58 5 S57 AND S18
S59 3 RD (unique items)
S60 2 S59 NOT (S17 OR S24 OR S29 OR S34 OR S40 OR S46 OR S49)

17/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01047808 96-97201

Booth directory for Nexpo 95 Who's showing what where

Anonymous

Editor & Publisher vl28n21 PP: 8N-9N+ May 27, 1995

ISSN: 0013-094X JRNL CODE: EDP

WORD COUNT: 23968

... scheduling and layout and enhanced pagination and page layout capability. Accounts receivable, payable and financial **accounting system** ' also will be demonstrated.

Exhibiting: AdSend digital delivery service; AP **imagesetting** services and products from ECRM; AP Stocks and financial servires, featuring Grand Central Stocks and...

... design and ad placement systems; DewarView, NewsView, PhotoView for editorial text entry, editing, layout and **image** handling; EdPage and Press2Go Layout for editorial pagination; Sysdeco Systemator tools for developing custom solutions...

... system architecture with OPI, and fast RIP solutions. All systems will output to several Autologic **imagers** .

BRAINWORKS INC.

Staffed by: Sheryl Heather; Michael Lynch; Barbara Lampasone.

Exhibiting: PC-based **integrated advertising management** software for **accounts receivable** , ad order entry, revenue projection, ad dummyming, billing through to collections. Business software includes accounts... scheduling, distribution network planning and freight consolidation. It enables the user to customize the menus, **graphics** display, database and reports without writing addirional programs.

Booth: 345a

Exhibiting: DataFlow ad and production tracking system; **ImageFlow** OPI management system; ViewFlow page status monitoring system; MediaSphere digital library and archive system.

Exhibiting: ... tool for monitoring the actual contents and status of all pages at any time. The **Integrated Advertising** Management System handles all tasks relating to marketing, sales, canvassing and online booking, production and...

Exhibiting: ADMARC advertising and **accounts receivable control system** is a user-defined business information system offering newspaper publishers of all sizes both system...2576

PUBLISHING PARTNERS INTERNATIONAL

Staffed by: Ed Slattery; Sam...

... on MS Windows and PC workstations. Advertising applications include

classified and retail order entry, transient **billing** , advertising receivables, contract **management** , month-end **invoicing** and classified pagination. Multiproduct combination cross-selling, intra-site advertising cross-selling, classified advertising **graphics** and logos, etc.; other special projects to be demonstrated.

17/3,K/2 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

08643831 Supplier Number: 74653006 (USE FORMAT 7 FOR FULLTEXT)
NEXPO 2001: Profiles.
Santo, Jamie
Editor & Publisher, p24
May 14, 2001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; General
Word Count: 17177

17/3,K/3 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

07728672 Supplier Number: 64340436 (USE FORMAT 7 FOR FULLTEXT)
DTI's new line takes shape.(Digital Technology's ClassSpeed)(Product Announcement)
The Seybold Report on Publishing Systems, v29, n18, p11
August 21, 2000
Language: English Record Type: Fulltext
Article Type: Product Announcement
Document Type: Newsletter; Trade
Word Count: 1287

... for print ads, which facilitates cross- selling of Web and print ads and enables unified **billing** .

The **system** supports "**electronic** full-page ads," linked to button ads. These ads-sold, hosted and often created by...Web Publisher will manage and publish online content directly from the database. Photos and editorial **graphics** will be managed using **ImageSpeed** . **Integrated advertising** and editorial pagination will use PlanSpeed.

The project began on Aug. 1 with the advertising system. The editorial installations will follow. News and **graphics** will be stored centrally in a set of open, SQL databases housed on Sun servers...

17/3,K/4 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

07323219 Supplier Number: 61949111 (USE FORMAT 7 FOR FULLTEXT)
NEXPO 2000 at the booths.(Brief Article)(Directory)
Santo, Jamie; Aiken, Jeffrey; Crosby, Josef
Editor & Publisher, pN10
May 1, 2000
Language: English Record Type: Fulltext
Article Type: Brief Article; Directory
Document Type: Magazine/Journal; General
Word Count: 21319

17/3,K/5 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

13328882 SUPPLIER NUMBER: 71714717 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Web Designers. (Directory) (Illustration)
LI Business News, 48, 9, 101
Feb 28, 2001
DOCUMENT TYPE: Directory Illustration ISSN: 0894-4806 LANGUAGE:
English RECORD TYPE: Fulltext
WORD COUNT: 2466 LINE COUNT: 00248

17/3,K/6 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

02970535 SUPPLIER NUMBER: 04399185 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Exhibit hall directory - the Folio: Show.
Folio: the Magazine for Magazine Management, v15, p135(22)
Sept, 1986
ISSN: 0046-4333 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 25035 LINE COUNT: 02253

"A firm specializing in systems for publishing management and market research.

"AMOS-Integrated Advertising Management and Office System is a turnkey computer solution for managing your magazine advertising. We've integrated insertion order, production, accounting and office applications into one easy to use **system**. All reports and **invoices** are generated from the source documents received from the advertiser or agency including contracts, insertion...

...included are: study specification, data validating and cleaning, table specification, tabulation and presentation typesetting and **graphic** output."

To exhibit: "AMOS-Integrated Advertising Management and Office System."

Serving: Magazine industry.

Company representatives at exposition: Howell Silverman, vice president...Juhasz, president; Russell W. Kemp, business manager; John Reinhard Thomsen, chairman. BOOTHS 40, 41 SFC **GRAPHICS** INC. BOX 877 110 EAST WOODRUFF TOLEDO, OH 43696

To exhibit: "T and B Computing will demonstrate the Circulation **Management**, Advertising Order and **Billing** and Bulk Order modules; full financials, including Accounts Receivable, Accounts Payable and General Ledger; Order Entry with Inventory Management, Production Planning and Royalty Accounting; tailored Report Generator, Spreadsheet, Business **Graphics** and Word Processing. Product literature will be available at the booth."

Company representatives at exposition...

To exhibit: "Matchprint II Positive, Negative and Gravure Group VI."

Serving: Magazine and...exhibit: "Magazine Publishing Model--for circulation and financial planning up to six years; Advertising Information **System** --for order entry, **billing**, **accounts receivable** and sales and **management** reporting; Promotion List System--for maintenance of advertiser and agency lists, detailed selection of mailing lists, printing of mailing lists and labels and for maintaining an editorial library; Magazine **Accounting System** --for an integrated general ledger, accounts

payable, checkwriting, budgeting and financial reporting; Direct Single Copy...

17/3,K/7 (Item 1 from file: 790)
DIALOG(R)File 790:Tax Notes Today
(c) 2001 Tax Analysts. All rts. reserv.

00766166

2000 TNT 3-7 (JANUARY 05, 2000)
TAXPAYER ADVOCATE RELEASES ANNUAL REPORT TO CONGRESS.
ELECTRONIC CITATION: 2000 TNT 3-7 (JANUARY 05, 2000)
DATE : 20000104 (January 04, 2000)
DOCUMENT TYPE:
CONTENT UNIFIER: Official Announcements, Notices, and News Releases
CONTENT SPECIFIER: Other IRS Documents
CITE(s): National Taxpayer Advocate's Annual Report to Congress for FY 1999

CORPORATE SOURCE: Internal Revenue Service
TITLE:
NATIONAL TAXPAYER ADVOCATE
ANNUAL REPORT TO CONGRESS
FOR FISCAL YEAR 1999

17/3,K/8 (Item 1 from file: 791)
DIALOG(R)File 791:State Tax Today
(c) 2001 Tax Analysts. All rts. reserv.

00505553

94 STN 167-10 (AUGUST 29, 1994)
CALIFORNIA FTB 'MULTISTATE AUDIT TECHNIQUE MANUAL.'
ELECTRONIC CITATION: 94 STN 167-10 (AUGUST 29, 1994)
DATE : 19860101 (January 01, 1986)
DOCUMENT TYPE:
CONTENT UNIFIER: Other State Documents
CONTENT SPECIFIER: 19860101
CORPORATE SOURCE: California Franchise Tax Board
CODE CLASSIFICATION: State Taxation
GEOGRAPHIC LOCATION: California
DOCUMENT NO: Doc 94-52072 (359 Pages)
AVAILABILITY: Full Text length is 16226 lines

25/3,AB/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00767238 94-16630

MICA IV: Intuitive high-end accounting

Salmon, Alan

Accounting Technology v9n7 PP: 67-72 Sep 1993 ISSN: 0883-1866

JRNL CODE: CIA

WORD COUNT: 2230

ABSTRACT: The greatest strength of release 2.0 of MICA Accounting Software's MICA IV is its ease of use. MICA IV **combines** the power of a sophisticated high-end accounting system with the simplicity of a low-end system. Thanks to clear on-screen instructions, installation is straightforward. MICA supports up to 99 companies. MICA's built-in backup and restore routine safeguards data, rebuilding data files if the system crashes. Context-sensitive help is available throughout all data entry routines. General ledger reporting is extensive and includes the standard management reports. The accounts payable module helps in consolidating, paying, and accounting for purchases from outside vendors. MICA's full-featured inventory control module supports flexible costing, serialized-lot item tracking, and assembly item processing. The payroll module handles an unlimited number of employees. The sales order processing module offers a complete order-processing service. Recent software releases are detailed.

25/3,AB/6 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

07718894 SUPPLIER NUMBER: 16669229 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Alphabetical listings: how to use the 1995 Health Management Technology market directory issue.

Health Management Technology, v16, n3, p14(64)

Feb 15, 1995

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 66155 LINE COUNT: 05980

ABSTRACT: Several hundred addresses of health management software companies are listed. Included in the directory are the company's name, address, name of a company contact and important telephone numbers. The target market of each company is also listed and each company's number of installations, a price range of the company's products, primary software and hardware products. The directory is further broken down into a second list that provides the company names listed by 212 different applications rather than by company name. Users should look up a product type and when they find a particular company, they can refer back to the company directory for more specific information about the company.

25/3,AB/8 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

07221179 SUPPLIER NUMBER: 15068645 (USE FORMAT 7 OR 9 FOR FULL TEXT)

1994 market directory issue: more than 600 information technology company

listings. (vendors of health technology-related products and services, organizations and events) (Directory)
Health Management Technology, v15, n3, p14(113)
Feb 15, 1994
DOCUMENT TYPE: Directory LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT;
ABSTRACT
WORD COUNT: 69033 LINE COUNT: 06228

ABSTRACT: Over 600 healthcare information systems hardware, software and services vendors and consultants are listed alphabetically by company name. The companies are cross-referenced by over 175 categories and subcategories of products and services they offer. The companies are also divided by their type of operation: publicly held, privately held, consulting service or association. Other associations, agencies, groups and non-health providing members of Health Level Seven are separately listed. A calendar of 1994 health industry conferences, trade shows and conventions is provided.

25/3,AB/11 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

05231233 SUPPLIER NUMBER: 10956430 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Keeping up with technology: the 1991 software update.
Trusts & Estates, 130, n6, 34(23)
June, 1991
ISSN: 0041-3682 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 17997 LINE COUNT: 01550

25/3,AB/12 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00311151
Consolidation makes for strange bedfellows
Murphy, Patricia A
Bank Technology News, v10, n5, p31,35+, May 1997
DOCUMENT TYPE: Journal Article ARTICLE TYPE: News LANGUAGE: English
RECORD TYPE: Abstract Fulltext
WORD COUNT: 01645

ABSTRACT: As the banking industry continues to contract, firms that were once fierce competitors are discovering there is merit in the idea of **combining** expertise and product resources in hopes of holding on to a larger share of what by all accounts is a diminishing marketplace. Unisys Corp. and NCR Corp., long-time competitors in the market for **check** processing equipment and **image check** software, have entered into an agreement to market components of each other's check product lines. Meanwhile, IBM Corp. and BancTec Inc. have entered into what executives at the 2 companies characterize as a strategic alliance, under which IBM will add newly developed reader-sorter products by BancTec.

25/3,AB/15 (Item 1 from file: 790)
DIALOG(R)File 790:Tax Notes Today
(c) 2001 Tax Analysts. All rts. reserv.

93 TNT 143-20 (JULY 08, 1993)
SENATE PASSES RECONCILIATION BILL, 50-49.

ABSTRACT:

The Senate passed S. 1134, the budget reconciliation bill, by a vote of 50 to 49 at 3:00 a.m. June 25; Vice President Al Gore cast the deciding vote to pass the bill.

ELECTRONIC CITATION: 93 TNT 143-20 (JULY 08, 1993)

DATE : 19930624 (June 24, 1993)

DOCUMENT TYPE:

CONTENT UNIFIER: Congressional Record

CONTENT SPECIFIER: 19930624

25/3,K/1 (Item 1 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01069312 97-18706

1995 software guide: Conveying the message faster, more efficiently

Anonymous

Direct Marketing v58n3 PP: 38-51 Jul 1995

ISSN: 0012-3188 JRNL CODE: DIM

WORD COUNT: 7357

...TEXT: item, tracks inventory minimums and serial numbers, prints reorder and receiving reports, and maintains and **prints** sales history graphs.

Customer support: support agreement available.

Operating Environment(s): PC/MS-DOS

List Price: USA \$2,495...

... of-sale system most commonly interfaced to the NCR POS system. Price maintenance, item movement, **advertisement tracking**, and full FM capabilities are some features. It is developed in the UNIX environment.

Operating inventory entry, and PO generation. Provides customer order tracking and invoicing, price label **printing**, and other capabilities.

Customer support: 90-day free phone support Site licensing available.

Operating Environment(s): PC/MS-DOS...

... billing date. Supports cash, credit card, store account or split sales transactions. Maintains inventory and **customer database**, **customer** history file, and daily journal of transactions and register totals for all departments or categories...

...N/A

Point of Sale

Developer: DataModes, Inc.

Type: Retail Trade-Point-of-Sale

Description: **Combines** invoicing with IC. Handles sales and stocking needs of retail environment. Enables PC/terminal to... Description: Tracks prospects for telemarketing or any other type of in-office marketing. Provides mail- **merge** for news release and sales letters and optional office automation. Tracks all detail information such...Technology

Type: Sales Management

Source Language: C; Visual Basic

Release Date: 1994

Description: Heuristic, pattern **matching** system that provides operation managers with a tool for forecasting any business volume. Looks for...

... line contact management, inbound and outbound calling, opportunity management, strategic planning, electronic fulfillment and letter **merge**, productivity tools, and reports and graphs. It features a centralized relational database with integral functions...Description: Contact, time, sales, and personal information management. Persona and work group system. Unlimited profile **database**, freeform searchable notepads, telemarketing scripts, **invoicing**, sales orders, **statements**, auto-dialing, inventory, **graphic images**, word processing and mail **merge** with spell checker, appointment scheduling, to-do tasks, electronic network messaging, expenses, goals, and project... Marketing offers database marketing campaigns, call management, response tracking, campaign analysis, electronic fulfillment and letter **merge**, productivity tools, and reports and graphs. TakeControlTM marketing features a centralized relational database with integral...

... defined information. TakeControl increases the productivity of overall marketing efforts by automating the processes of **merging** and cleaning lists, tracking leads, maintaining mailing lists, and coordinating fulfillment with the calling process...USA \$495 (module system)

Totall Manager for Windows

Developer: Marketware Software

Type: Contact Management

Release Date : 1993

Description: **Database** management for prospect and customer leads, sales, and other sales information. Supports 96 fields of...

25/3,K/4 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

10293198 SUPPLIER NUMBER: 20818478 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Big changes in low-end accounting software.(Evaluation)

Needleman, Ted

Accounting Today, v12, n10, p28(5)

June 8, 1998

DOCUMENT TYPE: Evaluation ISSN: 1044-5714 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 4229 LINE COUNT: 00337

... their Web sites to see what resources are available online. And discussion groups on Internet **accounting** sites, such as the **Electronic Accountant** (www.electronicaccountant.-com), provide forums for practitioners to discuss how vendors treated them when...inexpensive accounting products, MYOB Accounting Plus Premier allows for the export of data from the **accounting database** into Word, Excel or WordPerfect. Called Office Link, this feature makes it fairly easy to...

...low-cost fray, but the newest version of DacEasy Accounting & Payroll still offers a complete **accounting system**. And, as with Peachtree, it incorporates the latest **graphical** interface and ease-of-use techniques,

but DacEasy's approach still puts the accounting aspects...
...separate version of the software with time and billing capabilities. The software offers modest time **tracking** and **billing** capabilities already in place, as well as Sage's Timeslips Accounting Link, a bridge to...

...types of businesses, so your clients should not have too much difficulty finding one that **matches** their organization.

All the programs looked at, including DacEasy, use a fill-in-the-forms ...it lacks the direct links to Microsoft, DacEasy has very strong contact management components. Mail **merge** functions let your clients access the **customer**, employee or vendor **databases**, and there's a "Call Tracker" to let users track how much time they spend...

25/3,K/5 (Item 2 from file: 148)
DIALOG(R) File 148:Gale Group Trade & Industry DB
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08116576 SUPPLIER NUMBER: 17361727 (USE FORMAT 7 OR 9 FOR FULL TEXT)

411 operational support systems.

Kim, Gary

America's Network, v99, n15, p32E(11)

August 1, 1995

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 5257 LINE COUNT: 00455

...ABSTRACT: enable telecommunications carriers to provide more innovative and effective services. It comprises addressable system controllers, **billing** system and **automated** signal analysis systems, to name a few. Cable television broadcasters will especially benefit from using...

... in cable TV. Components managed by an OSS include addressable system controllers, status monitoring systems, **automated** signal analysis systems, the **billing** system, dispatch and work force management systems. In the traditional telephony environment, the OSS also...

...agenda once was stable, emphasis has shifted to rapid introduction of new products, sophisticated consumption **tracking**, promotion and packaging. **Billing** and provisioning activities that formerly were predictable will become significantly more random in the future...

...one option - pay when we send you a monthly bill - now will demand a choice. **Payment** by direct debit, credit card, **electronic** or conventional cash will be accepted. Billing on split cycles (more than one billing a...other elements of the OSS and network management system may be served adequately through some **combination** of text and auditory interface. It is helpful when the alarm condition can be shown...

...asset management, payroll and remote terminal subsystems in use. The work management system automatically will **match** available work force resources to customer requests, support real-time dispatch, **matching** personnel to work based on geographic location, skill level and type of work required. The...print statement information, while managing the statement distribution function. The billing system also maintains the **customer** account **database**, applying **payments** and adjustments, maintaining balances and payment due information. Past due procedures also are supported by...

...mail, bill stuffers, inserts and letters. The system should generate mailing labels and other mail **merge** functions.

Typical product usage summaries will document consumption by customer segment, region, customer longevity and...

...territory and show service level changes, renewals and upgrades, importing and exporting data to external **databases**, to identify likely

customers for service upgrades.

The sales tracking system should support the setting of sales objectives, monitoring...

...where possible. Use open, standardized hardware platforms. Integrate operations, marketing, maintenance activities. Interface to existing **billing** and ordering **systems**. Scalable (can grow, expand and change to meet future needs).

Support **graphical** /color display as well as text.

RELATED ARTICLE: Configuration Management Functions

Gather information on current...

25/3,K/7 (Item 4 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB

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07590408 SUPPLIER NUMBER: 16488170 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Beyond check image statements: a new strategy for the '90s.

Blodgett, Jerry

Advanced Imaging, v9, n10, p73(3)

Oct, 1994

ISSN: 1042-0711 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 2081 LINE COUNT: 00168

Beyond check image statements: a new strategy for the '90s.

TEXT:

...the country are-- after a long and careful evaluation-- preparing to "mainstream" the use of **check image** processing, now evolving from the concept or pilot stage. Motivating this more recent acceptance is a heightened awareness that **check images** will play an increasingly important role in the battle for market share and corporate clients...

...institutions in the United States, a rough survey shows well over 50% are actively pursuing **check** imaging through RFP, **image** pilot programs, or full scale implementations. As the technology becomes more widespread, new **check image** applications are already beginning to appear.

... AT&T), with decidedly mixed results. While some banks today are routinely capturing millions of **check images** per day, others are still struggling to move past the pilot stage into volume production...

...During the last three years a large number of smaller community banks have implemented various **check image** applications. Because their daily processing volume is well under 50,000 items per day, these...

...leaving plenty of room for re-engineering the system at a macro level.

One solution -- **electronic payment** systems -- seeks to lower costs by eliminating the check process entirely. To date, however, the relatively low acceptance rates of EDI and **electronic payment** transfer demonstrate that these technologies will not significantly reduce the roughly 60 **billion checks** written annually in the United States.

Image processing is the best intermediate strategy to reduce **payment system** costs. Eventually, the goal is for a **check** to be **image** -captured a single time by the bank of first deposit, then electronically "moved" among banks...

...manner.

Mutually exclusive starting points?

There are two basic starting points of entry to implement **image check** processing at the bank or service bureau level. One strategy is to focus on **image** -enabling the prime **check** capture process. The cost justification for this decision is obtained by increased labor efficiencies within...

...some point find it impractical to reprocess all their checks and will be forced to **image** -enable the primary **check** capture process.

These two basic areas of image processing may be mutually exclusive. A bank...

...solution hinge on time to delivery? Quality? Convenience? Geographic proximity? Customer service? Cost containment?

Consider **check image** statements. Printing up to 18 checks per page is an enhanced solution to the customer problem of storage of returned **checks**; keeping pages of **imaged checks** in a binder is generally more convenient than stuffing checks into a shoe box! (The...

...usually offset in part by reduced postage costs.)

Other customers, however, may find 18 checks **printed per page** to have decreased utility, since they may find that many images per page to be

...Still other customers may want to see both the front and back of the check **printed** on the **page**. The answer is to provide a variety of check presentment options and print sizes utilizing fronts only, or front-and-back **check images**. While these options may carry different prices, they fully address the requirements of different customer...

...small business customer. For anyone requiring additional sorting of checks beyond serial number, printing multiple **check images** per page actually increases rather than solves the customer problem. The answer is to offer...

...a banking customer can be offered a premium statement service that sorts and categorizes the **check images** or **check** data by expenditure type, summarized by quarter or tax year. Now a solution has been...

...solutions. For example, assume four different banks have issued press announcements about an advanced new **check image** delivery service to their Account Reconciliation **customers**. Bank A is **printing** the **check images** in a statement format and mailing them back to their customers. Bank B is automatically faxing the **check images** early each morning. Bank C mastering the **check images** to CD-ROM and sending them courier. Bank D is storing the images in an...

...solutions relative to time to deliver, convenience, image quality, customer requirements, etc. Selecting the best **combinations** of technologies for each market segment requires careful evaluation and planning.

You will also want...

...and image print. For example, one large banking institution has used IA Corp.'s base **CheckVision image** statement application to automatically incorporate the appropriate **check images** in letters for incoming returned item notification. The same basic functionality can be used to produce an entry-level account reconciliation processing (ARP) product that incorporates **check images** in printed reports.

Avoiding dilution of effort

A critical element of implementing an image product...

...extremely important part of the ongoing image product planning process. The work flow associated with **check image** P.O.D. capture is relatively static, and thus the required processing and storage capacity...

...are becoming commercially available that are allowing true permanent check archive to become economically viable. **Check image** processing is not so much of an implementation as a continuing migration of additional functionality...

...will play an increasing role in check processing throughout this decade. The early implementers of **image check** processing are gaining a head start on this journey -- and the lead may be difficult...

25/3,K/9 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06709424 SUPPLIER NUMBER: 14467323 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Breaking barriers. (billing system technology) (includes related articles)
Marek, Sue
Cellular Marketing, v8, n8, p20(5)
August, 1993
ISSN: 0890-2402 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2720 LINE COUNT: 00231

... these adjectives, maybe you should be shopping around for one that does.

If you think **billing** systems are just fancy **databases**, you're wrong. Today's systems contain sophisticated organizational schemes which not only help you...

...Cellular Inventory and Service Management System.
Power, Productivity, Portability
International Telecommunications Data Systems (ITDS) offers **database** and **billing** services for telecommunications service providers. The ITDS 10X Billing and Management Information System runs on...

...help screens on all screen fields; pull down menus; and local carrier control of the **customer database**.

The Optimum Solution
Micro-Quick Systems, Inc. offers the Optima II billing software. The software...TM

system is an open database which interfaces with all system software -- allowing customers to **combine**, compare and analyze information. Carriers can maintain the database on-site and simply use Celltech...

...is entered into any of the modules; a switch manager which reduces unbillable calls by **matching** a customer's telephone number with their telephone's **electronic** serial number to ensure accurate **billing**; an interface between the **database** information and other software such as accounting packages; and access to a time-coded history...

...from collections, customer service or marketing departments; and the Report Writer to analyze usage or **subscriber** data.

Digital 's BATS Approach
Digital Equipment Corp.'s BATS (Billing and Administration for Telecommunication Systems) is...

...System (CMIS) contains some of the following modules: Customer Information Systems which maintains a complete **subscriber database**; Leads Tracking which interfaces with CIS for order activation; Switch Interface System which speeds up...

...billing subsystem; and Billing which calculates and generates subscriber bills.

EDS also markets Empower, a **billing system** jointly developed with Bell Atlantic Metro Mobile. Empower uses a **graphical** user interface in intelligent workstations to provide accurate data, allowing total integration of all business...

...solicitations, service, or customer service actions; a selection of form designs for invoices, paging service **bills**, etc.; cost **tracking** direct

to each transaction allowing accurate gross profit and buy-down reporting.

In addition, the...centralized warehousing, bar code reader capability, and E-Mail, as well as the capability to **merge** data from satellite stores to a main file server, equipment rental and air time invoicing...

25/3,K/10 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05526726 SUPPLIER NUMBER: 11232836 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Business software for the IBM: Part II. (The Electronic Studio)

Peterson, Chester, Jr.; Turner, Jim; Merrell, Sam J.

Photo District News, v11, n9, p79(5)

August, 1991

DOCUMENT TYPE: evaluation

ISSN: 1048-0145

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 8841 LINE COUNT: 00703

... slide descriptions. Phototrack generates client image-submittal forms and invoices (including printing and recordkeeping); overall **image activity tracking** by client or **image**; there are also miscellaneous utility functions. Reports, submittals, and invoices can be exported as text...

...tax report (which sums up any sales tax you charge stock clients).

The history module **tracks image** consignments and reports by summary, by client, and by slide. It shows whether client consignments...

...losing data (these include U.S. or international address format, the number of slides per **page**, **printer** characters per inch, etc.).

Overall, the rigid structure of this software makes it sometimes difficult...the whole process of question and response is initiated again.

When it's completed, the **invoice** is stored to the **database**; you can either print it then or later. And, you can edit and change it...

...and 1099, list expenses by month or check number, move money to different accounts, pay **bills** and print **checks** and record expenses, and summarize expenses by month or year. In the "Expense" routines, you...149; both, \$594.

Function: ProStock is a stock photography management program that organizes, retrieves and **tracks images**. Retrieval is done by number, subject or description.

ProBill is designed to handle the details...as the financial reports available with "SmartNumbering." That numbering system is set up as a **combination** of letters and numbers that describe the categories and subcategories, tells which photographer took the...

...reap the full benefit of the program.

ProStock requires the use of some special key **combinations** (Alt p, Alt 1, etc.) that are tedious, confusing and hard to remember when not...

...s obviously outstanding for anybody wanting a full package of interrelated business software and photography **image tracking**.

Comment From The Manufacturer: ProBill (studio management) and ProStock (stock management) **combine** to form one integrated system. Each, though, is a complete stand-alone program and may...

...all that ProBill (the studio management system) can do, and did not include our mail-**merge** functions, custom forms, desktop utilities, etc. Finally, we have just introduced an exciting new option to ProStock that **combines** visual images with the ProStock database! Now you can retrieve an image by number, search...It's possible to be up and running in less than

five minutes. The program **combines** functionality and user friendliness.

Note: This is only a label printing program, not a file...

...labeling capability to uncompromising database products such as dBase III, Q&A< Paradox, etc. This **combination** provides the ultimate flexibility for information management and labeling power.

Additionally Proslide is designed to...

...levels that perform these functions:

Level 1: Automatic creation of delivery memos, managing client information, **tracking images**, monitoring and reporting image performance, maintaining an image catalogue, conducting **image** searches, **tracking** duplicates and printing labels including bar codes. (It also provides a "Personality module" that allows...

...the program.)

Level 1 is called the "Photographer's module," a basic module to provide **image tracking** and performance information of images in stock. You can automatically create delivery memos, and also **track images** that are out. Also, it lets you catalogue images and print labels.

Level 2: In addition to the above, handling image requests, creating invoices, managing vendor accounts, maintaining **image** pricing, **tracking** assignments/schedules, maintaining accounts status, mail **merging** with included word processor, tracking promotions, handling accounts ("Ledger," "Payables," "Receivables") and creating accounting reports, inventory control and purchase orders. Options include **image** digitizing and remote access.

This "Full feature" module includes basic **accounting**, **invoicing**, vendor **management**, **image** pricing system, **image** order system, assignments, scheduling, promotion tracking and mail **merging**.

Level 3: In addition to the above, it's LAN capable and **tracks bills** turned over to collection agencies. This is the multi-user version of Level 2.

Level...membering system. And an image can be filed under multiple categories.

Another feature is an **image** history that will **track** the performance of each image in your inventory, telling you how much an image has...

...use an image, an invoice will be created from the "Delivery memo" using the "Invoice **image** entry" screen and sent to the client for **billing**. Monthly **statements** can also be sent through the "Bookkeeping" section.

The "**Image** price calculator" is for calculating the price based on usage. (You input parameters, and then...temperatures, etc.) "Formula" menus has chemicals, photographic math, etc. Other menus are "Billings & orders" and "**Customer database**."

This "one program fits all" package is aimed at not only helping you with your...

...and address labels and maintain a prospect database than can automatically post information to your **customer database**.

The equipment **database** includes equipment inventory, color negatives or slide filer, b&w negative or slide filer, color...

...reports include the options to print complete technical informatin or by subject which includes the **print** /slide/negative number, **date** taken, full description, film type and key word on one concise line. STUDIO software runs...

...299.95 single user; \$699.95, network edition licensing eight users.

Function: Time and expense **tracking**, plus **billing**.

Documentation: More than 350 pages of a thorough ...timeslips by category, client, activity or user, and in the sorted order you define.

Output: **Prints** invoices, **name** /address lists and timeslips reports.

Support: Free 30-day tech support via toll-free phone...

...5MB of hard disk space.

Cost: \$600.

Function: This is a business application to estimate; **invoice** ; send **statements** ; maintain a job file, studio inventory and catalogue of **images** ; and maintain accounts receivable and payable.

Documentation: A step-by-step procedure is provided that...of all your equipment.

"Utility" type features offer the ability to create letters and list **names** .

Output: **Prints** estimates, invoices, statements, sales by reps, lists accounts receivable, aging reports, year to date, monthly...

25/3,K/14 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03552715 Supplier Number: 47348635 (USE FORMAT 7 FOR FULLTEXT)

Checks & Checking

Bank Technology News, pN/A

May 1, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1660

... firms that were once fierce competitors are discovering there's merit in the idea of **combining** expertise and product resources in hopes of holding on to a larger share of what by all accounts is a diminishing marketplace.

Consider some of the strategic partnerships and corporate **mergers** announced in recent months. Unisys Corp. and NCR Corp., long-time competitors in the market for **check** processing equipment and **image check** software, have entered into an agreement to market components of each other's check product...

...National Processing Co., UPS Worldwide Logistics and Carreker-Antinori (itself the product of a recent **merger** of The Carreker Group, the check consulting and software firm, and Antinori Software Inc.).

Nationwide...

...Newton, MA. Confronted with rising volumes of checks (thanks to increased check writing and industry **mergers**) and the reality that checks will not be displaced by **electronic payments** any time soon, banks are looking to new technologies, like imaging, to enhance check processing efficiencies. But the cost to **image** enable a **check** processing shop, which can easily mount into the millions of dollars, is difficult to justify...

...our customers can pick and choose," explains Sheryl Gilstrap-Matton, IBM national solution manager for **check /check image** systems. IBM, says Gilstrap-Matton, is in the business of "selling solutions." In that context ...IBM business partner that specializes in low-end check scanners under the Buic 1000 trade **name** , **Digital** can now interface its product to BancTec's new reader/sorters, Gainer notes, broadening the...

...IBM is also pushing hard on the software side, to incorporate more features into its **check image** product line. One company Gilstrap-Matton is betting on is Advance Financial Solutions, an Oklahoma...

...always tied to a particular transport," notes McNair. "Now the end users can get better **matches** , perhaps at lower prices."

Opening the market

In this new environment, McNair suggests, a bank...

...out and sell to the major bank market, notes Joe Kniceley, NCR assistant vice president, **image** and **payment systems** . (Historically, NCR has had a larger presence in the community bank market, although it has...

25/9/3 (Item 1 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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04657824 Supplier Number: 46853646 (THIS IS THE FULLTEXT)

Interactive Beat--Electronic Bill Delivery Takes A Step Forward

Bank Technology News, pN/A

Nov 1, 1996

ISSN: 1060-3506

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1515

TEXT:

Electronic bill presentment, the high-tech other half of **electronic bill payment**, where bills are delivered to consumers electronically, took a step forward recently. Columbus, OH-based CheckFree Corp. announced three new bill presentment partners.

BellSouth and Capstead Mortgage Co., along with the Small Business Administration, will provide electronic bill delivery through **CheckFree**'s **E-Bill**. The E-Bill allows consumers to both receive and pay bills electronically through their home personal computer. The trio join a program already underway between CheckFree and Southwestern Bell Telephone Co. and the operating-utility subsidiaries of GPU Energy.

Eventually, **CheckFree**'s **E-Bill** will be incorporated into its offerings to financial institutions. The company's first step will be toward a Web-based bill payment product with full-color graphics, logos and complete billing details appearing right on the consumer's PC. After reviewing the bill, customers will be able to pay it at the touch of a button through an electronic funds transfer. Customers will also be able to store electronic bills on their computers for future reference. The Web-based E-Bill version is scheduled to be introduced by the end of the year.

CheckFree contends that it is the "only company currently providing electronic bill delivery for corporations." Not so, says Bridgehampton, NY-based Electronic Funds and Data Corp., which likens CheckFree's service to "more like e-mail." The three-and-a-half year old Electronic Funds and Data first demonstrated its Internet-based bill **payment system** in May (<http://www.billsite.com>). The company presents full **images** of bills over the Internet. So far, Suffolk County Water is offering the system to its 350,000 customers. Through a strategic alliance, Lockheed Martin maintains the **database of customer** check information.

First Data Pursues More Payments On The Internet

CyberCoin, launched just last month as CyberCash, Inc.'s answer to low-cost transactions over the Internet, already has attracted the backing of some banks, including U.S. Bancorp, Bank of Hawaii, PNC Bank, Barnett Banks, Inc. and Huntington National Bank. In addition, credit card service providers, including Unified Merchant Services, Cardservice International and the nation's leading credit card processor, Omaha, NE-based First Data Corp./Card Services Group, have signed on.

Why exactly is First Data, a global processor of credit cards and other card-based services, interested in providing a non-card based payments solution via the Internet? "We want to offer our customers a comprehensive solution set for Internet payments," says Gregg Gumbinger, director of marketing for electronic commerce at First Data. The bank-branded CyberCoin service facilitates Internet transactions from direct deposit accounts for purchases costing less than \$10. Hence, says Gumbinger, offering CyberCoin enables First Data to reach a new market segment, since such transactions are not typically purchased by credit card.

The service will be offered through Web sites of First Data financial institution clients. First Data will provide CyberCoin technology and processing services to merchants through its acquiring financial institution clients and Merchant Bank Alliance partners.

In another Internet-related partnership, First Data is joining Netscape Communications Corp., in a program to help small and mid-size businesses to set up shop on the Internet. The program, which targets businesses that accept credit cards as a form of payment, will help establish payment-enabled Web sites with the introduction of Netscape Payment Kit Server software.

When a merchant business has completed its Web site and goes online, consumers can order goods and services online and submit their orders with encrypted card data for payment. To complete transactions, consumers transmit the encrypted data to the merchant's Web server using Netscape Navigator or any compliant browser. The data is then sent to First Data for real-time, online authorization and settlement.

The duo's product will be offered through First Data client financial institutions and specially trained Netscape value added resellers who are authorized to sell, install and support a full range of Netscape commerce solutions.

First Union Installs InterVoice Bill Pay

By the end of the year, customers of First Union Corp. will be able to pay their bills via the Internet. The Charlotte, NC-based bank, with \$140 billion in assets, has adopted VisualConnect, a Web-based home banking and bill-payment solution from Dallas-based InterVoice, Inc., a company more commonly known for its voice response systems. First Union becomes the first customer of VisualConnect, which was introduced in March.

With VisualConnect, First Union customers will be able to access their bank and merchant accounts via the Internet, select merchants for payment and initiate funds transfers from their accounts into the merchants'. Visa Interactive will serve as the back-end processor for such payments.

Ready-Made Web Sites To The Rescue

The banking industry has joined many others in the rush to get up and running on the Internet. And in the shuffle comes hesitation and anxiety about exactly how to do it. While many have succeeded in extending their bank's image via the Internet, many have failed and many more have not yet tried.

"Have no fear," says BankSite ONLINE a Scottsdale, AZ-based company that has a prefabricated Web site. The company's design includes a template that essentially guides users through custom development of their Web sites.

"With no programming experience and a relatively small budget, the BankSite Automated Design Template was invaluable to us," says Cathryn Thaler, director of marketing at Michigan-based Shoreline Bank, \$700 million in assets. "The page layouts are easy to change and the information can be updated instantly. That will allow us to keep changing our site at no additional cost and will help ensure repeat visits."

Banks can create up to ten Web pages with the template by selecting topics and designs from a menu of layouts, buttons, backgrounds, patterns and colors. Page selections are made from a menu that includes such areas as: home page, president's message, what's new, consumer services, lending products, and more.

There is no charge to use the template when signing up for the BankSite Internet Package, which costs \$150 per month to maintain. To test drive the BankSite template, e-mail Ira Aurit at ira@banksite.com.

US Order Acquires Braun, Simmons

In a strategic effort to expand its range of electronic banking offerings, Herndon, VA-based U.S. Order acquired Braun, Simmons & Co. for \$7 million. Both companies anticipate **combined** revenues of \$6 million for this year and a jump to \$20 million in 1997, according to Joseph Smith, executive vice president at US Order.

Braun, Simmons offers an array of tools and systems for implementing a full range of home banking, including an Internet-based package. The company fills gaps in US Order's product portfolio by bringing proprietary bill payment engines to the product set. At the same time, US Order rounds out missing pieces in the Braun, Simmons suite by providing access devices such as voice response units, smart phones and the PC-based home banking

packages of Home Financial Network. (U.S. Order owns a 40 percent stake in Home Financial Network, Inc.) U.S. Order also has gateway connectivity products and professional services that include customer service outsourcing and consulting.

"We had to do something with such competitive market conditions," explains Doug Braun, president of Braun, Simmons, who will become chief technology officer at US Order. "US Order offers an absolutely perfect fit. It's a good blend because there is so much harmony in what we're doing and what direction we want to go in."

Braun, Simmons, with 28 employees, will **merge** into the 100-employee US Order. The Toledo, OH-based company also brings 15 bank customers to US Order's 52 customers, as well as important relationships with processors such as CheckFree and Visa Interactive. Braun Simmons' bill payment products, including Real Time and Profile Builder Interpose financial engines, will now be offered in tandem with US Order's bill payment and biller solutions. Additionally, a menu of connectivity products and a series of Internet financial power tools will become available as part of US Order's products and services.

Home Financial Network Charters A Bank Quartet

Four banks have signed on to offer Westport, CT-based Home Financial Network's home software to their customers. The banking quartet includes First Union Bank, Regions Financial Corp., UMB Financial Corp. and Zions First National Bank.

The company anticipates an additional ten to fifteen banks will sign on to offer customized versions of the Home ATM banking and bill payment software by the end of the calendar year.

In other news, Home Financial has teamed with Columbia, SC-based Affinity Technology Group, Inc. to develop a series of automated loan products for the consumer market. The companies are planning to link the HomeATM software with Affinity's proprietary decision support software. Affinity, best known for its Automated Loan Machine, has developed a proprietary technology that is a "closed loop" decision support system that enables a bank to fully automate the processing and closing of consumer financial services.

Affinity is developing more powerful applications for this proprietary technology, broadening the range of financial products to include consumer insurance and mortgages. The company contends that future enhancements will enable all the products and services driven by its technology to be deliverable over any delivery channel, including the Internet, PC, telephone, branch, automated teller machine or its flagship product, the Automated Loan Machine.

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INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT (Computers and Office Automation)

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SPECIAL FEATURES: COMPANY

25/9/13 (Item 1 from file: 621)
DIALOG(R) File 621:Gale Group New Prod.Annou.(R)
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01249300 Supplier Number: 44534416 (THIS IS THE FULLTEXT)
**AGFA ANNOUNCES MPRSS TECHNOLOGY SERVER ARCHITECTURE TO AUTOMATE PREPRESS
PRODUCTION WORKFLOW - First Five Software Companies Announce Support for
Modular Prepress Server Specifications (MPRSS) -**

News Release, pN/A

March 22, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 771

TEXT:

**AGFA ANNOUNCES MPRSS TECHNOLOGY SERVER ARCHITECTURE
TO AUTOMATE PREPRESS PRODUCTION WORKFLOW**

- First Five Software Companies Announce Support for Modular
Prepress Server Specifications (MPRSS) -

Boston, MA - March 22, 1994 Agfa announced today a new
server architecture designed to automate PostScript-based production
workflow. At the same time, five major prepress software companies
announced that they will support the new Agfa concept by providing
compatible versions of their applications. Agfa also previewed the
server framework in a technology demonstration at Seybold Seminars
'94 in Boston.

The Modular Prepress Server Specification (MPRSS) developed
by Agfa is a system architecture that enables seamless integration of
leading prepress software tools within a powerful server environment.
Users will be able to add functionality to the server by choosing the
software modules most appropriate for their applications and
workflow. The result will be greater system productivity, the off-
loading of major time consuming functions from the creative
workstation, the ability to dynamically optimize workflow based on
job parameters, and a single user interface to control components.

"The MPRSS architecture will dramatically improve the user's
ability to implement an efficient PostScript color prepress system,"
said Rene Delbar, Director of Marketing, Agfa Image Processing
Systems for Agfa Worldwide, Mortsels, Belgium. "Now a truly productive
and profitable workflow is possible, no longer hindered by
incompatible applications, frequent file format translations and the
need to make production decisions early in the creative process.

The first five software companies to support MPRSS are well-
known suppliers of prepress applications and reflect the worldwide
scope of Agfa's plan. They are:

- Aldus Corporation, Seattle, Washington, U.S.A.
- Canto Software, GmbH, Berlin, Germany
- Covalent Systems, Fremont, California, U.S.A.
- Executive Publications, S.A., Lausanne, Switzerland
- Ultimate Technologies, Inc., Montreal, Canada

"We are very pleased to welcome these leading software vendors
as partners in the MPRSS program," said Marion Mathison, Agfa's U.S.
vice president of marketing. "Their product and application
experience, **combined** with Agfa's server technology, will result in
new prepress solutions to satisfy the most demanding customers."

"Customers tell us that today's leading prepress software
packages are excellent stand-alone tools. What they ask for in
addition is the ability to incorporate these applications into a
production-oriented workflow, and to move computation-intensive
operations to a more powerful server platform," said Jim Betlyon,
General Manager, Aldus Prepress Division. "We believe that as a
leader in the prepress industry, Agfa is uniquely positioned to
deliver the framework to make this possible."

Discussions with other companies are continuing, and

announcements of additional MPRSS adopters are expected soon. Agfa will bring into the public domain the complete MPRSS technical description, including the Application Program Interface (API) specifications.

Agfa previewed an MPRSS product implementation. called Mainstream, as part of the technology demonstration at Seybold. Mainstream was configured with a SelectSet 7000 driven by Agfa's Cobra software RIP Nnning on a Sun SPARCstation.

When released, Mainstream will provide powerful workflow optimization capabilities directly from the desktop, as well as significant core functionality such as file sharing, preflight job **checking , OPI image**

replacement, support for in-RIP color separation, film optimization and print spooling. In addition, Mainstream will accept Agfa third-party software modules to provide optional services such as automatic trapping, imposition, job **accounting , page component database management , image**

and color processing and much more. A single **graphic** interface will control all server functions, as well as handle output device configuration, RIP resource management, job status and error reporting.

Agfa's Image File Conversion Utility will be a standard feature in Mainstream. The utility is a stand-alone software module that greatly enhances the functionality of Agfa Imageservers and Cobra RIPs. This software module provides a link to data stored in Scitex Handshake CT, DDES and PhotoCD formats. As a result, Scitex and PhotoCD users have direct access to more powerful PostScript desktop applications and output devices such as Agfa imagesetters and screening technologies.

MPRSS technical documentation is available immediately to interested software developers. Mainstream is expected to be released in Q3, 1994. Agfa's Image File Conversion Utility will be available April 1994.

Agfa is the imaging division of Miles Inc. Headquartered in Ridgefield Park. N.J., Agfa Graphic Systems manufactures and markets electronic and photographic prepress systems. type and font products. phototypesetting materials, and presentation graphics systems for the graphic arts and publishing industry. Agfa also manufactures products and systems for the medical and technical diagnostic. and amateur and professional photographic markets. Miles Inc. is a Fortune 100, research-based company with businesses in chemicals, health care and imaging technologies. Headquartered in Pittsburgh, Miles employs some 23,000 people in its operations throughout North America. In 1992, the company's sales were \$6.5 billion.

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PUBLISHER NAME: Various

COMPANY NAMES: *Agfa

EVENT NAMES: *330 (Product information)

GEOGRAPHIC NAMES: *1U1MA (Massachusetts)

PRODUCT NAMES: *3555350 (Prepress Makeup Stations); 7372440 (Graphics Software)

INDUSTRY NAMES: BUS (Business, General); BUSN (Any type of business)

NAICS CODES: 333293 (Printing Machinery and Equipment Manufacturing); 51121 (Software Publishers)

TRADE NAMES: Modular Prepress Server Specification

30/7/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01060049 (THIS IS THE FULLTEXT)

**Legal Eagles Capitalize On LAN And On-Line Data: Technology Transforms Firm
(Wilmer Cutler & Pickering transformed by 650-PC system, NetWare servers,
Token Ring backbone, independent-LAN imaging system)**

Open Systems Today, p 52

October 10, 1994

WORD COUNT: 845

TEXT:

By Lawrance A. Binda

Ten years ago, Wilmer, Cutler & Pickering operated like most corporate law firms have since the turn of the century: lawyers dictated, secretaries typed, and associates spent endless hours buried in paper, examining documents and indexing them. Today, lawyers produce most briefs and motions themselves with the aid of desktop applications and on-line databases. And they correspond with clients through E-mail. Paralegals and assistants scan documents electronically and create huge databases for complex cases, with information easily retrievable by keyword.

The legal world that was known to Richard Wilmer, Lloyd Cutler, and John Pickering when they founded the Washington-based firm 32 years ago has been transformed by a 650-PC computer system that includes a dozen NetWare servers and a Token Ring backbone network. LAN-based applications provide a database, financial **accounting**, document and **image management**, and **customer billing**.

"Our **system** has substantially improved our ability to manage documents cost-effectively," said Joyce Cutlip, the firm's director of information services. "It has fundamentally changed the way lawyers and legal assistants work with documents."

The powerful law firms that line Washington's K Street corridor are bastions of conservatism, where change comes slowly. Given such an atmosphere, it's surprising that Wilmer, Cutler began using PCs as early as 1984 and became a relatively early adopter of electronic mail, optical jukeboxes, and imaging -- all technologies that only now are making their way into general business use.

"It really took off," said Cutlip, who led the firm's jump from dumb-terminal-based word processing to networked computing.

THE E-MAIL ADVANTAGE

Cutlip credits the firm's adoption of E-mail -- a Lotus cc:Mail system -- for finally convincing the most recalcitrant lawyers to give up their old ways. Even those who were still dependent on secretaries for word processing learned that precise information could be sent easily to a colleague or broadcast firmwide through E-mail.

In fact, Wilmer, Cutler has taken internal E-mail a step further by making sure that clients are connected through an Internet gateway or an information service, thus making them feel like part of the firm.

"The fact that you can get a message from a client and respond almost immediately is very impressive to the client," Cutlip said.

Through the system, clients can work with lawyers remotely to draft documents, make changes, or simply answer questions instantly, while always retaining a written copy. In addition, international clients can

correspond during their own workdays, minimizing the need for phone conversations at odd hours.

Internally, most of the firm's 650 integrated PCs -- an assortment of 286, 386, and low-end 486 machines from AST Research -- are being phased out in favor of 66-MHz 486-based IBM ValuePoints. All are connected via Token Ring to Compaq servers. A ProLiant, ProSignia, or System Pro runs the NetWare-based LAN on each of the firm's seven floors. An IBM RS/6000 serves as the firm's accounting server, while a System Pro provides hard-disk backup.

Wilmer, Cutler uses mostly off-the-shelf applications, such as WordPerfect for Windows, ProComm communications software, and Quattro Pro and Lotus spreadsheet programs.

Two System Pro servers support the firm's 28-drive CD-ROM system, a technology that has revolutionized the way Wilmer, Cutler conducts its legal research. Instead of piling up thick tomes on desks and plying through indexes, lawyers can now sit at a bank of readers and search a single disk for federal statutes or state case law.

IMAGE MANAGEMENT

Arguably, Wilmer, Cutler's most time-saving technology is its imaging system, which runs on an independent LAN of 150 aging clones, from companies like Hyundai and Mitsuba, tied into the third floor's Compaq server.

The process of managing documents in the discovery phase of large, complex litigation is tedious and time-consuming.

Traditionally, it has entailed searching through thousands of documents and depositions for relevant texts; stamping, indexing, and cross-referencing the texts found; and then making numerous copies of the whole mess.

Often, though, the task does not end there. Mistakes and oversights inevitably occur, ensuring that lawyers and paralegals will review the same pile of documents a half-dozen times or more.

Wilmer, Cutler's imaging system allows the creation of an electronic database of case documents using a variety of software, including Cofax for imaging, and Microsoft SQL Server and SuperBase for data management. A few tedious tasks remain, such as scanning and coding documents, and at least one set of hard copies must be stamped and kept in order. However, document copying and the need to re-review hard copies is minimized, as is the risk of mixing up and losing documents.

"A great deal of time is spent trying to find out what documents are saying, then getting at that information when you need it," said Ron Friedman, the firm's director of computer applications. "We believe we've found a cost-efficient way of accomplishing this."

Having advanced this far, Wilmer, Cutler now wants to get its lawyers on-line at home. This, of course, will require a whole new integration effort.

"We want to provide remote access to the LAN so people still can work at home," Cutlip said. "That's my next effort."

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05354425 Supplier Number: 48144220 (THIS IS THE FULLTEXT)

TASC ENHANCES COLD PRODUCT

Document Imaging Report, pN/A

Nov 26, 1997

TEXT:

TASC Inc., a Reading, Mass.-based subsidiary of Primark Corp. [PMK], is selling version 4.0 of its computer output to laser disk (COLD) software, dubbed TASC-COLD.

The software features automatic rotation of onscreen remittance information and virtual pagination support through the bookmark function. Version 4.0 also includes support for statement formatting software from International Billing Systems.

Support for the El Durado Hills, Calif.-based firm's BookBill software is the result of a joint marketing arrangement TASC and International Billing signed in September.

The new features are designed to enhance the software's usefulness in customer service applications. "[The new version] will allow customer service representatives and employees in industries from banking and insurance to ... the airlines to retrieve exact **images** of **customer statements**," says Craig LeClair, TASC director of COLD and **image systems**. The software cost between \$50,000 and \$350,000. (International **Billing Systems**, 916/934-4960, <http://www.billing.com>; Craig LeClair, TASC, 617/942-2200, <http://www.tasc.com>.)

Source: DIR

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04997692 Supplier Number: 47339464 (THIS IS THE FULLTEXT)

USCS International announces new alliance with SCT Utility Systems; provides total billing solutions to utilities industry.

Business Wire, p4301014

April 30, 1997

TEXT:

RANCHO CORDOVA, Calif.--(BUSINESS WIRE)--April 30, 1997--USCS International (NASDAQ:USCS) today announced that its International Billing Services subsidiary (IBS) has entered a cooperative marketing agreement with SCT Utility Systems, a specialized division of Systems & Computer Technology Corporation (SCT) (NASDAQ:SCTC).

Under this alliance, SCT will provide the end-to-end solution covering the billing engine, customer care and related functions while IBS will manage statement design, formatting, processing and production.

This new partnership operates using a standard interface between SCT's billing system and IBS' complete statement processing solutions, providing the utility industry with a cost-effective package for **customer statement** processing. Alliance **customers** can **add** new line items to an existing bill, reformat the bill and print it -- all with minimal effort. The new **billing statement** can then be **graphically** freshened or the "look and feel" of the legacy statement can be maintained.

Customers of this new partnership will also be able to consolidate and present data from multiple billing streams. This benefits utilities that need to offer summary bills to customers with multiple locations, utilities that are merging, and those that decide to partner to offer services on a household basis. In this last case, data streams can be merged and a consolidated bill produced that represents the combined total of services rendered.

SCT Utility Systems is a recognized leader in providing advanced

application software designed to meet the global needs of public and private utilities. Its leading-edge products support comprehensive customer management, fuels management, and supply chain management processes for utilities moving aggressively into the age of deregulation. For more information on SCT or BANNER software, visit the SCT Web site at www.sctcorp.com.

International Billing Services is the leading provider of complete statement processing solutions for the communications marketplace, with a significant presence in other industries. IBS is a USCS International (NASDAQ:USCS) company. USCS International offers customer management software and statement processing solutions to the global communications marketplace.

The company currently provides its services for 54 percent of all cable television subscribers, 36 percent of all cellular telephone subscribers and 10 percent of all landline telephone subscribers. USCS International's clients include providers of cable television, wireless and landline telephony, direct broadcast satellite and multiple communications services in 20 countries. More information on IBS' products and services can be found at <http://www.billing.com>.

CONTACT: USCS International, Inc.

Linda Cutler, 916/636-5861

lcutler@uscs.com

or

Morgen-Walke Associates, Inc.

Suzanne Craig/Jim Byers, 415/296-7383

David Sasso/Josh Passman, 212/850-5698

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30/7/4 (Item 3 from file: 16)

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01183435 Supplier Number: 41353881

KELLY SERVICES SELECTS CBIS FOR IMAGE-BASED CUSTOMER BILLING SYSTEM

News Release, p1

May 29, 1990

ABSTRACT:

The Composited Applications Group of CBIS, Cincinnati Bell Information Systems Inc., has contracted with Kelly Services, Inc. to implement an Image Statement Rendition system (ISR) which will provide image-based invoices for Kelly's 180,000 customers. Under the terms of the agreement, CBIS will act as systems integrator and software supplier for Kelly Services' imaging technology. The ISR implementation for Kelly Services, the nation's largest temporary help firm, represents a major commercial application of CBIS's image capture and processing software outside the financial industry. CBIS software is now used for image-based check sorting and checking account statement preparation at two of the nation's top ten banks. The Kelly ISR will use CBIS's software to electronically capture images of documents required by Kelly customers and print those images on the invoices.

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00603537 92-18640

Strides in Electronic Checking Transforming Payment System

Carreker, J. D.

Bank Management v68n3 PP: 18-30 Mar 1992 ISSN: 0024-9823 JRNL CODE:
BAD

WORD COUNT: 4539

ABSTRACT: At the core of the technological transformation of bank payment systems is electronic check presentment (ECP), now used to debit customer accounts before the corresponding paper **checks** arrive. **Image** processing works with ECP to short-circuit expensive and unwieldy paper-intensive practices. Electronic data interchange (EDI) and ECP are expected to converge to good effects at banks, especially in instances where corporations elect to **combine** payments and other communications. There is also an interest in outsourcing check operations to local utilities owned by financial institutions. The dual application of ECP and image processing in a cooperative check-clearing operation could cut banks' check expense by as much as 50%. Due to these telecommunications technologies, several large banks are actively pursuing development of a national payment system. ECP has the capacity to combat exposure to check fraud, separate paper from information, and expand a bank's access to vital information.

35/3,AB/2 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05897017 SUPPLIER NUMBER: 12263813 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Strides in electronic checking transforming payment system. (includes related articles) (Cover Story)

Carreker, J.D.

Bank Management, v68, n3, p18(7)

March, 1992

DOCUMENT TYPE: Cover Story ISSN: 1049-1775 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 4887 LINE COUNT: 00404

ABSTRACT: Radical changes are being brought about by several technologies into bank **payment systems**. Banks are benefitting from advances in technologies that complement electric check presentment (ECP), such as **image** processing abd electronic data interchange (EDI). The ECP system speed check clearing by allowing for the elctronic transm,ission of magnetic character recognition (MICR) information, thereby controlling check fraud, isolating information from paper, and providing banks with expanded access to essential information. Banks can also enhance payment operations through two other initiatives: the development of a nationwide network for electronic check-clearing and telecommunications-based services, and outsourcing to cooperative check-clearing processors.

41/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02544947 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Brainworks Club records database boosting plans

(Brainworks Club will introduce Brainworks Schools Club in the coming academic year, targeting schools with discounts on bulk orders; the company is seeking to boost its database of parents names also to 250,000 by 2001)

Precision Marketing, p 2

July 19, 1999

DOCUMENT TYPE: Journal ISSN: 0955-0836 (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 250

...(year, targeting schools with discounts on bulk orders; the company is seeking to boost its database of parents names also to 250,000 by 2001)

COMPANY NAMES: **BRAINWORKS**

?

47/3,AB,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02087521 63323787

Electronic billing: **The missing link**

Lamb, Ellen Clair

Community Banker v9n11 PP: 16-20 Nov 2000 ISSN: 1529-1332 JRNL CODE:
SLN

WORD COUNT: 2971

ABSTRACT: Customers say they want the convenience of paying bills online, but they are not yet rushing to adopt this technology. In the chicken-and-egg world of electronic banking, it is not clear whether they have not been paying bills online because their banks have not offered these services, or whether banks have been slow to offer electronic bill presentment and payment (EBPP) services because their customers have not demanded it. Community banks, which may be the most logical providers of electronic bill payment and presentment services, must move quickly to meet consumers' expectations in this area or risk losing their traditional position at the center of the consumer payments system.

Electronic billing: **The missing link**

...TEXT: position at the center of the consumer payments system.
The Mechanics of EBPP

Electronic bill **payment** and presentment **systems** fall into three basic models: biller-- centric, bank-centric and customer-centric.

The biller-centric...

...are not yet publishing bills online.

PayMyBills.com, a major bill payment aggregator that just **merged** with Paytrust, is a typical example. If customers want PayMyBills.com to pay bills that... one that uses first-class mail.) PayMyBills.com charges customers \$8.95 a month, and **Checkfree charges** \$9.95 a month.

But, as we all know, customers are willing to pay-and...program; Chase has also purchased it and is integrating it into its own system. To **date**, **Digital** Insight's Consolidator is the only bill consolidation program that has received certification from the...

47/3,AB,K/2 (Item 2 from file: 15)
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01331565 99-80961

Options in electronic payment systems

Madamas, Nick

Telemarketing & Call Center Solutions v15n3 PP: 76-80+ Sep 1996 ISSN:
0730-6156 JRNL CODE: TLM

WORD COUNT: 1520

ABSTRACT: Today's new marketplaces require advanced, new payment technologies. As facilitators of commerce in the new marketplaces, call centers must continue to update and expand the payment options they offer their customers and their purchasers. While some of these new technologies exist only in advanced beta testing or even in the minds of their creators, those advances provide the savvy call center developer a significant edge. Along with today's new marketplaces, today's new consumers want options.

The following electronic **payment systems** are discussed: 1. electronic cash, 2. electronic checks, 3. electronic credit cards, and 4. cash/debit cards.

Options in electronic payment systems

...ABSTRACT: Along with today's new marketplaces, today's new consumers want options. The following electronic **payment systems** are discussed: 1. electronic cash, 2. electronic checks, 3. electronic credit cards, and 4. cash...

...TEXT: trillion by 2005.

It is impossible to predict with certainty which of today's electronic **payment systems** will survive into the next century. Several are electronic versions of current technology. Others are...

...time, the merchant can securely sell lowpriced products without concerns for collections or separate standalone **payment systems**. With ecash, you can pay for access to a specialized database, buy software or a...

...simply order Tshirts or a pizza.

Using one of several proprietary e-cash softwares, a **customer** withdraws **digital** money from a "bank" and stores it on his local computer. The digital money generally...

...by the merchant.

Future advances promise automated e-check payment via touchtone telephone for routine **bill** paying, digitized e-check imaging transmitted directly to the corresponding bank, electronic checking accounts and potential links to the...

...merchants. Focused primarily on database, private and adult access, this option offers a simple automated **system** of **payment**.

Electronic Credit Cards

Use of credit cards for purchases made by telephone or Internet remains...

... when sending sensitive data via the Internet. Newer Internet browsers offer "secure sockets" which, when **combined** with public key encryption and digital certificates, will expand commerce on the Internet.

Success Stories...

...DESCRIPTORS: **Payment systems** ;

47/3,AB,K/3 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07832529 Supplier Number: 65241852

EBPP: a flat-lining market shows a pulse. (When Checkfree signed a deal with Bank of America to assume the bank's electronic billpay service this spring, some of the torpor surrounding the electronic bill payment market lifted) (Brief Article)

Bielski, Lauren

ABA Banking Journal, v92, n9, p99

Sept, 2000

Language: English Record Type: Fulltext Abstract

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 3464

ABSTRACT:

When Checkfree signed a deal with Bank of America to assume the bank's electronic billpay service this spring, some of the torpor surrounding the electronic bill payment market lifted

...assume the bank's electronic billpay service this spring, some of the torpor surrounding the electronic bill payment market lifted) (Brief Article)

Then, in May, the consolidator announced a **merger** with former foe Transpoint and the market perked up again. A temporary blip on the...

...a hundred billers to the deal.) As the largest U.S. retail banker, the pre-merged bank brought more than 2.1 million online customers to the deal (and, as of...

...a comprehensive suite of options. He thinks in that form the adoption of a "universal **payment system**" will parallel that of office services such as e-mail. And what of the company...

...up with formal arch rival Transpoint? (The deal is scheduled to have closed by our **publish date**.) "It's much better to be a partner with Microsoft (part owner of the Transpoint...it within a banking context.

"What we provide to banks is a marketing platform that **merges** with their existing Internet site infrastructure and allows them to pick up personal history regarding a consumers **track** record with recurring **bills**."

The ExpenseWise software then, with a few mouseclicks, can allow a consumer to initiate an...for billing. Consider also the vendors, such as Intelidata, that either sell, or service bureau **databases** that house, **customer** data extracted from legacy systems (for use in the electronic bill paying process). This allows...

...example, EDS and Transpoint announced an alliance to process payments just before the Transpoint's **merger** with Checkfree. The portals stayed busy too, as Transpoint's online billing service became available...

47/3,AB,K/4 (Item 1 from file: 148)
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10358471 SUPPLIER NUMBER: 20977762 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Payment By Electrons -- Electronic bill presentment and payment could save companies billions of dollars, but could also change your relationship with customers. (Internet/Web/Online Service Information)
Gallagher, Jeetu Patel; Linda Andrews; Sean
InformationWeek, n693, p69(1)
July 27, 1998
ISSN: 8750-6874 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1570 LINE COUNT: 00133

Payment By Electrons -- Electronic bill presentment and payment could save companies billions of dollars, but could also change your relationship with customers. (Internet...

TEXT:

...many companies, the applications that have the most visibility to customers are the most mundane: **billing** and **statement** printing. Electronic data interchange and E-commerce applications have taken the paperwork out of many...

Billers could eliminate **printing** and mailing. **Customers** could stop

writing checks and mailing them back. Billers and banks could resolve transactions more...

...of ways-through E-mail, through a secure browser connection, through proprietary software, or any **combination** of the above.

To make electronic **billing** work, the **system** has to be as reliable and as accurate as paper. As a result, most billing...

...E-mail message), by pull (a secure Web application or proprietary software), or by a **combination** of the two. In the case of a Web billing application, the data extracted by...data for the consolidator-the Biller Integration System for MSFDC, or an OFX server for **CheckFree** . The **billing** information is then presented to customers through their bank's electronic-banking interface, or through...

50/3,AB,K/1 (Item 1 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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02421994 Supplier Number: 44812566
Acclaim-Equity Investment With Digital Pictures
Interactive Facts, v1, n16, pN/A
July 4, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 527

(USE FORMAT 7 FOR FULLTEXT)

Acclaim-Equity Investment With Digital Pictures
TEXT:

...it has reached an agreement in principle to purchase a minority equity interest in Digital **Pictures** Inc. Acclaim's investment will be used as working capital by Digital **Pictures** for future projects. The move positions Acclaim as Digital **Pictures** ' second investor, joining the Times Mirror Co., which recently purchased a minority equity position and agreed to finance several joint ventures. Additionally, Acclaim and Digital **Pictures** have reached agreement on exclusive global sales and distribution arrangements whereby Digital **Pictures** becomes the first independent label to be distributed by Acclaim Distribution, Inc. (A.D.I.). "Digital **Pictures** , creators of Sewer Shark and Ground Zero Texas, the industry's two best-selling Sega CD titles, is an innovator in interactive entertainment technologies," said Robert Holmes, president of Acclaim. "Combining Digital's product savvy and technical acumen with A.D.I.'s distribution strength will...

...As part of the agreement in principle, Acclaim would purchase a minority stake in Digital **Pictures** with funds to be used as working capital. Additional terms of the agreement were not disclosed. Digital **Pictures** has several patents pending, including one for Digichrome(R), a system that rapidly compresses digitized...

...distribution agreement, A.D.I. will have exclusive worldwide sales and distribution rights to Digital **Pictures** properties for the next several years, with five titles, including Slam City and Kids on...

...by year-end. On an annual basis A.D.I. will distribute approximately 12 Digital **Pictures** products compatible with a variety of CD and advanced hardware systems . "Digital **Pictures** ' track record proves that we know how to create best -selling titles that consumers buy and we're delighted that Acclaim recognizes this too, " said Tom Zito, president of Digital **Pictures** . "As the market develops, our success increasingly depends on having our titles available whenever and...

...D.I. provides its affiliated companies are sales, forecasting, physical distribution, co-op advertising management, **electronic data invoicing** , drop -shipping, and accounts receivable management. A.D.I. executed the worldwide, simultaneous "street-dated..."

...of both Mortal Kombat and NBA Jam which have generated nearly 10 million units in **combined** sales to **date** . Digital **Pictures** ' titles are distributed in the U.S. and overseas, including Japan, France and the U...

54/3,AB,K/1 (Item 1 from file: 20)
DIALOG(R)File 20:World Reporter
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03091334

**CheckFree And Nicor Gas Launch Electronic Billing And Payment Option;
Nicor Gas Customers To Receive And Pay Bills Through The Internet**
PR NEWSWIRE
October 13, 1998
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 802

ATLANTA, Oct. 13 /PRNewswire/ -- CheckFree (Nasdaq: CKFR) and Naperville, Ill.-based Nicor Gas, one of the nation's largest gas distribution companies, have teamed up to offer Nicor Gas customers the option to receive and pay their monthly gas bill over the Internet. Nicor Gas provides natural gas service to more than 1.9 million customers living and working in 640 northern Illinois communities. Using **CheckFree E-Bill** (SM), Nicor Gas customers are now able to receive an electronic version of their monthly bill, complete with color **graphics**, logos and full-billing detail on their personal computer. Customers simply click to approve the bill for payment, and the amount of the bill is deducted electronically from their bank account. Once they're registered with CheckFree, Nicor Gas customers will be able to save past bills on their computer or print them for future reference. Nicor Gas customers can choose to send a payment automatically on a certain date each month, or visit the **CheckFree E-Bill** Web site (<https://www.mybills.com/ebill>) once a month to schedule payment manually. **CheckFree E-Bill** is also set up to work with Nicor Gas' **Electronic Funds Transfer** and **Convenient Payment Plan** payment options. Ultimately, Nicor Gas customers will have the option of paying their bills through their preferred bank Web site or through the Quicken.com Web site. Until then, they can access their bills by logging onto the **CheckFree E-Bill** Web site. "Nicor Gas now offers the next generation of customer convenience," said Pete Kight, chairman and chief executive officer of CheckFree. "For those who use **CheckFree E-Bill**, bill payment will become a complete, non-paper, electronic round-trip." To register for **electronic bill presentment and payment**, Nicor Gas customers can go to the Nicor Gas Web site at www.nicorinc.com or to the **CheckFree E-Bill** Web site. Both sites will require each customer's Nicor Gas account number and e-mail address. After registering, Nicor Gas customers will receive a final paper bill by mail, then all future bills will be presented electronically. "Our goal is to save customers money and time by eliminating paper and postage -- **CheckFree E-Bill** does both," said Jim Vander Biezen, manager gas transportation/billing services for Nicor Gas. "**CheckFree E-Bill** also can be downloaded into financial management programs such as *Intuit's Quicken(R), providing customers with a more convenient way to save old bills and plan their budgets." The ability to view and pay bills over the Internet provides consumers with flexibility in managing personal finances with their home computer. **CheckFree E-Bill** enables the consumer to go to one Web site, receive and pay multiple bills without the cost of postage and eliminate the hassle of check writing. With the consumer's selected bank Web site as the primary access point, the consumer will, in addition to paying all of their bills electronically, be able to manage their bank accounts, make investment decisions, and access additional products and services online. Companies currently offering electronic bills to their customers through contracts with CheckFree include many of the nation's larger billers and the nation's largest statement processor. **Combined**, these companies represent the potential for more than 400 million electronic transactions per month. Recent **CheckFree E-Bill** agreements include AT&T, Bank One, Intuit's Quicken.com, Public Service Co. of New Mexico, Southern California Edison and Washington Water Power. Nicor Gas is one of the nation's largest gas distribution companies and is the principal subsidiary of Nicor, a holding

company. It serves more than 1.9 million customers in a service territory that encompasses most of the northern third of Illinois, including the greater Chicago suburban area. Other energy- related affiliates and subsidiaries of Nicor include Nicor Energy, Nicor Technologies, Nicor Solutions, Nicor Hub Services, Nicor Natural Gas Vehicles and Nicor Services. Nicor also owns a containerized shipping business, which operates between Florida and the Caribbean region. About CheckFree Founded in 1981, CheckFree, the operating subsidiary of CheckFree Holdings, Inc. (www.checkfree.com), is the leading provider of electronic commerce services, software and related products for more than 2.4 million consumers, 1,000 businesses and 850 financial institutions. CheckFree designs, develops and markets services that enable its customers to make **electronic payments** and collections, automate paper-based recurring financial transactions and conduct secure transactions on the Internet. CheckFree introduced the nation's first live, market-release product for **electronic bill presentment and payment** in March 1997, after completing a successful two-year pilot program. **CheckFree E-Bill** is the only fully integrated end-to-end system for **electronic presentment and payment** of richly formatted **bills** over the Internet. **CheckFree E-Bill** uses existing payment systems and allows consumers to access and pay their bills through the branded home-banking services of financial institutions. A demo of **CheckFree E- Bill** is available at the CheckFree Web site. For corporate sales information, call 1-800-532-9696. *Quicken is a registered trademark of Intuit Corporation. /CONTACT: Laurinda Wilson, CheckFree Corporation, 770-840-1608, lwilson@checkfree.com or Carl Alston, Nicor Gas, 630-983-8676, ext. 2845/ 06:30 EDT

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Who's showing what where

Anonymous

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ABSTRACT: A listing of exhibitors, along with product descriptions, is presented for the Newspaper Association of America's Nexpo '93.

Introducing: CCI NewsDesk handles all editorial objects (text, **images**, **graphics**, pages), providing the same data organizing tools for reporters, editors, photo editors and layout...

...6000 servers, the programmable toolbox is a set of X-window applications using the Motif **graphical** user interface. It contains the CCI LayoutChamp advanced layout/page make-up tool and the CCI **ImageChamp**. CCI AD System integrates production and output of display ads, classified pages, ad stacks on... Database also provides links from ad order entry systems and classified ad systems and transmits **page** reports of **published** ads to **billing** systems. Applications include **ImageChamp**, Adobe Photoshop and Illustrator, Aldus Freehand, AdChamp, QuarkXPress and Multi-Ad Creator. Can be integrated...

... versions, including Adcontrol-Load Ads XPress for Windows XTension for loading ad dummies and ad **graphics** files into Quark documents.

60/3,AB,K/2 (Item 1 from file: 790)
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92 TNT 229-72 (NOVEMBER 16, 1992)

FULL TEXT: HOUSE GOVERNMENT OPERATIONS COMMITTEE REPORT ON TAX SYSTEMS MODERNIZATION.

ABSTRACT:

The full text is available of an October 29, 1992 House Government Operations Committee report on the progress of the IRS' Tax Systems Modernization program.

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